would you do if you were that individual, what would your family do if you were that individual who had to live on \$200 a week for the rest of your life, or for any kind of a period. You know it is always kind of interesting, it is awfully easy for me to place a value upon someone else's services, upon someone else's injury, upon someone else's When it gets to my life, then it is a little different story. I used to always think about this. Every time I would take a helicopter off the ground I would think I've got a wife and ten kids, and that bird sometimes comes down in an unorthodox fashion. It has appened to me a few times. I'll tell you what, if you lose your tail rotor in a helicopter, you turn at about the rate of the main rotor, about 300 revolutions a minute, and you get a pretty good view of the countryside that way if you have got time to appreciate it. But let me tell you something, when that is happening you've got something else to think about, how in the name of God, or whoever you think about, are you going to get that bird down. I've had young men in that situation with families who had no other resources. As I said, one young man died, a number were injured. But the only thing they had to look forward to was that workmen's comp. Those rates were 24.5 percent of the salary. I paid it, and paid it willingly and gladly. I would continue to do it. think it is a good investment, good insurance. I had some people, one of my partners one time said that is an exorbitant rate, we should do this and do that, try to save some money. I said strap yourself in that left hand seat and take that ship off the ground and do that job and see if you think it is exorbitant. At that point my partner said I think it's probably okay, you just keep on going, Schmit, you can do it, let old Andy do it, or Joe, or Pete, or Ben, I'll stay on the ground, I'll run the books. Now that isn't quite so dangerous. The point I want to make is this, there are many jobs, many professions where there is a certain amount of risk and someone las to do it. Electricity doesn't come into this room here automatically, not as a gift of God. Men set poles, climbed poles, do the work, risky work, women do risky work to get that power here. We see it in all other phases of industry. It is kind of nice come in here and have for us to heat, light, air conditioning and all that sort of thing. But people do the work to get it there, to make it work. It contributes to our safety, our health, our comfort. In the event a person injured on the job, just as I insure against my automobile or aircraft being destroyed, I insure that that